



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa First</p> <p>Visa Classic</p> <p>Visa Gold</p> <p>Visa Platinum</p>
APR for Cash Advances	<p>Visa First</p> <p>Visa Classic</p> <p>Visa Gold</p> <p>Visa Platinum</p>
Penalty APR and When it Applies	<p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.</p>
How To Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than The minimum interest charge will be charged on any dollar amount.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
<p>Annual Fee</p> <ul style="list-style-type: none"> - Annual Fee - Visa First - Annual Fee - Visa Classic - Annual Fee - Visa Gold - Annual Fee - Visa Platinum 	

